Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 07-01)

	Application No.	Applicant(s)
Office Action Summary	09/504,159	VAIDYANATHAN ET AL.
	Examiner	Art Unit
	Naresh Vig	3629

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on <u>23 October 2002</u>.

2a) ☒ This action is **FINAL**.   2b) ☐ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) <u>1 - 31 and 56 - 74</u> is/are pending in the application.

   4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) <u>1 - 31 and 56 - 74</u> is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.

   Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.

   If approved, corrected drawings are required in reply to this Office action.

12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

   a) ☐ All b) ☐ Some * c) ☐ None of:

   1. ☐ Certified copies of the priority documents have been received.

   2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

   3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

   * See the attached detailed Office action for a list of the certified copies not received.

14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

   a) ☐ The translation of the foreign language provisional application has been received.

15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ .

4) ☐ Interview Summary (PTO-413) Paper No(s). _____ .
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____ .

DETAILED ACTION

Response to Arguments

In response to applicant's argument that there is no suggestion to combine the references, the examiner recognizes that obviousness can only be established by combining or modifying the teachings of the prior art to produce the claimed invention where there is some teaching, suggestion, or motivation to do so found either in the references themselves or in the knowledge generally available to one of ordinary skill in the art. See *In re Fine*, 837 F.2d 1071, 5 USPQ2d 1596 (Fed. Cir. 1988) and *In re Jones*, 958 F.2d 347, 21 USPQ2d 1941 (Fed. Cir. 1992).

Response to Amendment

This is in response to the Applicant's amendment received on July 16, 2002 to the Office Action mailed on April 25, 2002. Cancellation of claim numbers 32 – 55, amendments to claims 1 – 7, 11 – 12, 14 – 15 and 26, and, new claims 56 – 74 are acknowledged. There are 50 claims i.e. claims 1 – 31 and 56 – 74 are pending for examination.

Examiner has reviewed and considered Applicant's response received by the office on October 23, 2002 to the Office Action mailed on August 29, 2002.

Claims 1 – 13, 15 – 19, 22 – 25, 27 – 29 and 56 – 74 are rejected under 35 USC

103(a) as being unpatentable over Sloo US Patent 5,895,450 in view of Cookmeyer II et

al. US Patent 6,363,384 hereinafter known as Cookmeyer.

Regarding claims 1, 3, 56 and 64, Sloo discloses a computer program and a

programmed apparatus for automatically handling and resolving user complaints

against subjects. The program includes a routine for directing the apparatus to receive a

complaint from a complainant against a subject, a routine for directing the apparatus to

receive from the subject a response to the complaint, a routine to direct the apparatus to

store the complaint and response in a data record, and a routine for negotiating a

settlement of the complaint (abstract). Sloo discloses it system is implemented with a

programmed central computer, a plurality of access terminals, and a communications

network coupling the central computer with the access terminals. The central computer

is programmed to receive complaints and responses, store the complaints and

responses in individual data records, and negotiate settlements to the complaints by

several means described in the Detailed Description below. Once the disputes are

resolved, the settlements or judgments are stored along with their respective complaints

and responses in the data records (col. 1, line 63 – col. 2, line 6).

The apparatus receives complaints, notifies the subjects of the complaints,

receives responses from the subjects, stores the complaints and associated responses

in individual data records, and negotiates settlements by several means described

below. The apparatus also provides public access to portions of the data records and

monitors and rates the performance of the parties to the disputes to hold the parties

accountable for their conduct during the attempted resolution of the disputes (col. 2, lines 53 – 65).

The program prompts the user to enter identifying information and creates a data record that is used to store the particular complaint, response, and other information relating to the complaint, prompts the user to enter his or her complaint and stores the complaint in the data record. (col. 4, lines 45 - 67). Sloo does not restrict its invention to be used for particular type of disputes (electronic commerce only). However, it is known at the time of invention to a person with ordinary skills in the art that the dispute can arise from breach of contract, mail fraud, defective products etc. For example, a customer can purchase a product from a local store, mail order, or, from an online retailer like Amazon.com .

Sloo discloses that that its program then posts or stores a notice of the complaint in a publicly searchable database or record (col. 5, line 3 – 4). Sloo discloses to retrieve data records from previously resolved complaints and other information such as evidence acquired from interested third parties in step. The program may also access other information such as the general public sentiment regarding the dispute to establish an overall setting or environment for the dispute to aid in the artificial intelligence processing. The program then evaluates all of the gathered information to arrive at a judgment (produces result by comparing previously accumulated data). For example, the program may compare the characteristics from the current data record with the characteristics from the data records for the previously resolved complaints to arrive at an appropriate judgment. Over time, the apparatus and program will

accumulate a large number of data records that can be used to accurately predict the

proper judgment for almost any type of complaint or dispute (col. 9, line 64 – col . 10,

line 34).

Sloo does not disclose using the results for selecting the mode to resolve the

dispute. However, Sloo discloses to allow either party to appeal a decision that was

rendered using either of the three previous settlement options (col. 7, line 39 – 41).

Cookmeyer discloses system and method to identify problem under investigation.

Series of HTML screen menu pages that appear at the host computer GUI and which a

user may navigate to identify the problem under investigation. While the expert system

may be used proactively to help prevent major problems occurring, in the majority of

cases it is used to investigate reported problems. In this diagnostic function the present

system interviews the user through a series of questions to understand the problem. In

this manner the system focuses the reported problem and narrows the scope of

probable causes as much as possible. The answers to the questions are used to set up

the next step of the analysis. In some problem instances, based on the user's answers,

the system proposes prior actions that the user take before proceeding to the next step.

In certain instances the system may infer and propose solutions to the stated problem,

without having to go further (col. 19, line 66 – col. 29). Therefore, it would have been

obvious to a person with ordinary skill in the art to analyze the outcome prior to

selecting a method to minimize on time it takes to handle complaints and increase

customer satisfaction.

Sloo discloses that the program transmits or allows the user to view the proposed

solution (col. 11, lines 34 - 35).

Regarding claim 2, Sloo discloses to allow users to select program options. Sloo

does not disclose to select how it should handle disputes. However, Sloo discloses that

the program evaluates all of the gathered information to arrive at a judgment. Over time,

the apparatus and program will accumulate a large number of data records that can be

used to accurately predict the proper judgment for almost any type of complaint or

dispute (col. 9, line 64 – col . 10, line 34). In addition, based upon business rules,

employees are authorized to handle the complaints directly or should they get the

management (arbitrator) involved (for example, credit on disputed uncompleted phone

call can be handled by the customer service representative, whereas, credit for large

number of disputed uncompleted calls may require management involvement).

Therefore, it is known at the time of invention to a person with ordinary skill in the art to

automatically handle the complains that can be handled as per the business rules, and,

get the arbitrator involved when necessary to save costs in resolving customer disputes.

Regarding claim, 4 – 6, 57 – 59 and 65 – 67, Sloo discloses that that its program

then posts or stores a notice of the complaint in a publicly searchable database or

record. The notice preferably includes the key words or abbreviated description of the

complaint entered by the user and is posted and stored in a publicly accessible and
searchable complaint record such as a computer bulletin board. As described in more
detail below, users other than the subject and complainant can access the central
computer to conduct research (retrieve data) on the business conduct of subjects (col.
5, lines 3 – 11).

Sloo discloses to retrieve data records from previously resolved complaints and
other information such as evidence acquired from interested third parties in step. The
program may also access other information such as the general public sentiment
regarding the dispute to establish an overall setting or environment for the dispute to aid
in the artificial intelligence processing. The program then evaluates all of the gathered
information to arrive at a judgment (produces result by comparing previously
accumulated data). For example, the program may compare the characteristics from the
current data record with the characteristics from the data records for the previously
resolved complaints to arrive at an appropriate judgment (col. 9, line 64 – col. 10, line
34). Sloo discloses that the program transmits or allows the user to view the proposed
solution (col. 11, lines 34 - 35).

Sloo does not disclose summarizing the data. Cookmeyer discloses logging the
event (with summarized and detailed information about the event and the Help file code)
indicating a status level at which the rule observed event should be logged, such as
"OK", "Inconclusive", "Major", "Minor" or "Observed" (col. 13, lines 45 – 49). Also, it is
known at the time of invention to a person with ordinary skill in the art the
summarization of data is a known practice to present the results (see sample of

summarization of Results). Therefore it would have been obvious to a person with ordinary skill in the art to present summarized data to help the user understand the data and decide on what actions to take.

Regarding claim 7 - 10, Sloo discloses to allow the complainant to establish a settlement (possibly a monetary value or a contract condition) that the complainant would accept to settle the dispute. This settlement offer would be communicated to the subject of the complaint as described above so that the subject could accept or refuse the settlement offer (col. 7, line 66 – col. 8, line 4).

Sloo does not discloses disclose to automatically handle the dispute. However, Sloo discloses that the program evaluates all of the gathered information to arrive at a judgment. Over time, the apparatus and program will accumulate a large number of data records that can be used to accurately predict the proper judgment for almost any type of complaint or dispute (col. 9, line 64 – col . 10, line 34). Sloo also discloses to give choice to the user to select the method for settling the dispute. In addition, based upon business rules, employees are authorized to handle the complaints directly or should they get the management (arbitrator) involved (for example, credit on disputed uncompleted phone call can be handled by the customer service representative, whereas, credit for large number of disputed uncompleted calls may require management involvement). Cookmeyer discloses to do some functions automatically. Cookmeyer discloses that when an analysis session is run the present expert system

analyzes the data from the specified sources and reports network events that appear to be symptomatic of the problem described in the Background Interview. While the present system automatically sets the threshold values and infers the priority ranking of the sensed network events that will apply to the analysis session based on a default prioritization, it allows the user to change any one or all of these default threshold settings or event priorities (col. 22, lines 13 – 33).Therefore, it is known at the time of invention to a person with ordinary skill in the art to automatically handle the complains that can be handled as per the business rules, and, get the arbitrator involved when necessary to save costs in resolving customer disputes.

Regarding claim 11, neither Sloo not Cookmeyer disclose to transition from a mediation stage to arbitration stage. However, Sloo discloses to allow either party to appeal a decision that was rendered using either of the three previous settlement options (col. 7, line 39 – 41). Also, based upon business rules, employees are authorized to handle the complaints directly and in some cases they get the management (arbitrator) involved (for example, customer wants to return an item and the store has No Return policy. Customer Service Representative can only issue store credit for the item returned. Customer starts arguing and the dispute is not getting resolved, in this case, customer will call the manager on duty (arbitrator) to handle the dipute (transition the dispute to arbitration stage). Therefore, it is known at the time of invention to a person with ordinary skill in the art to transition the dispute to follow

business guidelines for concluding the dispute by allowing the authorized person to

handle the dispute.

Regarding claim 12 – 13, Sloo discloses that the subject could accept or refuse

the settlement offer. Neither Sloo nor Cookmeyer disclose the judgement received is

final judgement, and it is accepted by the parties involved in the dispute. However, It is

known at the time of applicant's invention that the users of a service have to abide with

the rules and regulations of the service provider. If the service provider has mandated

that the judgement received will be the final judgement, then, both the user and the

subject have to agree to accept the requirements of the service provider before they

begin to use the system (for example, in the TV show "Peoples Court")known to person

with ordinary skill in the art at the time of invention), the judgement rendered during the

show is is accepted as a final judgement (offer) by both the complainant and the

plaintiff). The complainant or the plaintiff can be individuals or group of individuals.

Regarding claims 15 – 19 and 72 Sloo discloses to use a central computer, a

plurality of access terminals, and a communications network coupling the central

computer with the access terminals. The communications network is preferably a

conventional telecommunications network including a plurality of switches connected to

corresponding local exchange carriers. The network may also be a local area network,

wide area network, wireless network, voice network, or any other type of network

operable for coupling the access terminals to the central computer (col. 3, lines 31 –

38).

Neither Sloo nor Cookmeyer disclose the communication mode being selected

by the dispute resolution specialist, However, it is known at the time of the invention to a

person with ordinary skills in the art that the mode of communication is determined by

the parties involved in a dispute (For example, the defendant may not have access to

the internet). The resolution specialist may elect using postal mail, email, fax, telephone

(conversation is recorded) etc. which is suitable to the all the parties involved. The

private communications transmitted over the communications network may be

encrypted or otherwise protected using available technology (For example, in a credit

card charge dispute, a customer and file a complaint with the credit card company by

writing then, calling them etc. The credit card company has determined what

communication means the customer can use to lodge a complain).

Claim 72 is dependent on claim 15, and, claim 15 is dependant on claim 2. Claim

17. line 2 "determining a current mode of resolving the dispute" is responded to in the

response for claim 2.

Regarding claims 22 – 25, Sloo discloses that after receiving the judgment

related to the dispute, the program updates both the complainant's and the subject's

performance records to reflect the judgment. The program then uses this new

information to adjust the rating or score for the complainant and the subject. Specifically, the rating or score for the prevailing party is increased, while the rating or score for the losing party is decreased. Parties maintaining high scores or ratings may enjoy many benefits while using the apparatus. For example, these ratings or scores are used during the resolution of future complaints so that a party with a high score will more likely receive a favorable resolution to a future complaint while a party with a low score will more likely receive an unfavorable resolution (col.8, lines 50 - 58).

In addition, Sloo discloses that if the program determines that one of the parties in fact failed to comply with a term or condition of a judgment, it updates the appropriate data record to indicate the compliance failure and posts the information in the public record to alert others to this failure and to discourage others from doing business with the party. This provides a valuable research tool for users wishing to research the conduct of a party and encourages the parties to a dispute to comply with the judgment rendered by the apparatus and program to avoid a negative public reputation. The compliance monitoring routine of the program also updates the appropriate party's performance record to indicate that the party failed to comply with the judgment and then recalculates the party's performance rating or score (col. 11,line 63 – col. 12, line 14).

Regarding claims 27, applicant discloses on page 9, lines 6 – 9 that "Additionally, the system provides a market-based system for assigning specialists. In more complex

disputes such as business-to-business disputes, the specialists can choose their cases.
This allows for the best match of specialization and interest and leads to the most
effective resolution for the case." Sloo discloses to select a judge or a jury from a list of
pre-qualified persons who may have agreed to serve as judges or jurors. These pre-
qualified persons are categorized by criteria that is helpful in selecting an appropriate
judge or jury so that the program can compare the characteristics of the persons on the
judge/jury list to the characteristics of the dispute to select a judge or jury that would be
the most appropriate for the dispute. For example, judges and jurors who have technical
skills may be identified and selected to resolve dispute involving technical matters (col.
8, lines 5 - 18).

Regarding claims 28, applicant discloses that "The dispute resolution system can
be provided as an insurance covering transactions, where a seller in a transaction is a
registered subscriber before a transaction is insured. (page 5, lines 20 – 22)". Neither
Sloo nor Cookmeyer disclose to use the system as a means of insurance. However, it is
known at the time of invention to a person with ordinary skills in the art that business do
offer various forms of dispute resolutions means (warranty, money back guarantee etc.).
Therefore, it is obvious to a person with ordinary skill in the art to offer some kind of
customer assurance (means for resolving the dispute) to convince the customer that if
they have some dispute with the product they are purchasing they can resolve in the
disclosed means. For example, the dispute can against a cleaner damaging the

appliance (customer can return the product (automatic), file a complain with the

manufacturer (negotiate), file a law suit in the court (arbitration)) etc.

Regarding claim 29, Sloo discloses that the program begins where a user

operating one of the access terminals accesses the central computer by way of the

telecommunications network. The access may include conventional log-on (it is obvious

that the user is registered in the system to log-on) or connection for data transfer

procedures. The central computer then displays or transmits an initial message to the

access terminals describing the function and capabilities of the method (col. 2, lines 1 -

6).

Regarding claims 60 – 63 and 68 – 71, Sloo discloses to retrieve data records

from previously resolved complaints and other information such as evidence acquired

from interested third parties in step. The program may also access other information

such as the general public sentiment regarding the dispute to establish an overall

setting or environment for the dispute to aid in the artificial intelligence processing. The

program then evaluates all of the gathered information to arrive at a judgment (produces

result by comparing previously accumulated data). For example, the program may

compare the characteristics from the current data record with the characteristics from

the data records for the previously resolved complaints to arrive at an appropriate

judgment. Over time, the apparatus and program will accumulate a large number of

data records that can be used to accurately predict the proper judgment for almost any

type of complaint or dispute (col. 9, line 64 – col . 10, line 34).

Sloo discloses that the program transmits or allows the user to view the proposed

solution (col. 11, lines 34 - 35).

Regarding claim 73, Sloo discloses that the program posts or stores information

in a publicly searchable database or record. Users other than the subject and

complainant can access the central computer to conduct research on the business

conduct of subjects (col. 5, lines 3 – 11). The program retrieves the complaint data

record and transmits it to the selected judge or jurors or allows them to view the data

record (data is provided for resolution of dispute). The program also retrieves and

allows the selected judge or jurors to review the performance records for both the

complainant and the subject. (col. 8, lines 33 - 43).

Regarding claim 74, Sloo discloses that the central computer is also programmed

to provide public access to the data records to permit viewing of the corresponding

complaints, responses, and settlements for allowing other users to gauge the conduct of

the subjects and to encourage the subjects to respond to the complaints in a timely and

satisfactory manner (data collected on the subjects). Moreover, the central computer is

programmed to monitor and rate the conduct and performance of both the complainants

and the subjects during the course of the disputes. The ratings can be used to affect the

outcome of the disputes and for other purposes to hold the parties accountable for their

conduct during the attempted resolution of the disputes to encourage good conduct and

cooperation between the parties during the course of the disputes.

Claim 14 is rejected under 35 U.S.C. 103(a) as being unpatentable over Sloo US

Patent 5,895,450 in view of Cookmeyer II et al. US Patent 6,363,384 hereinafter known

as Cookmeyer in further view of Burchetta et al. US Patent 6,330,551.

Regarding claim 14, Applicant discloses on page 2, lines 7 – 11 that "the dispute

resolution specialist also generates a final recommended resolution that, once accepted

by the one or more parties, is recited in a binding contract between the one or more

parties stating the willingness to abide by the recommended resolution" (contract is

created after parties willingness to agree to terms (i.e accept the resolution

rendered)".Sloo does not disclose creating a contract between one or more parties.

However, Sloo disclose to have some type of agreement with the user for using the

system. Sloo discloses that to minimize liability resulting from the use of the apparatus

and to encourage users to file complaints without the fear of lawsuits, the program may

require that the subject agree to a wavier of liability before proceeding (col. 6, lines 33 –

36).

Burchetta et al. diclsoses the user system participation agreement. The

agreement preferably details the terms of use of the system and details regarding the

process (businesses are known to dictate terms for using the sytems). Preferably, a

button is provided on the menu for either agreement or disagreement with the contract.

If the user agrees to the terms of the contract, he or she proceeds to the original menu

choice (adding/editing cases, or viewing cases). Otherwise, the user is returned to the

login screen with all information cleared. Therefore, it is known at the time of invention

to a person with ordinary skill in the art to modify Sloo as taught by Burchetta et al. and

get both the user and the subject to agree to the terms and conditions to make the third

party decisions legally accepted which could results in user and the subject saving

money by avoiding high court costs.

(contract - The agreement of two or more persons, upon a sufficient

consideration or cause, to do, or to abstain from doing, some act; an agreement in

which a party undertakes to do, or not to do, a particular thing; a formal bargain; a

compact; an interchange of legal rights. -Wharton, see "www.dictionary.com")

Claims 20, 21 and 26 are rejected under 35 USC 103(a) as being unpatentable

over Sloo US Patent 5,895,450 in view of Cookmeyer II et al. US Patent 6,363,384

hereinafter known as Cookmeyer in further view of Main et al. US Patent 5,893,905

hereinafter known as Main.

Regarding claim 20, 21 and 26, Sloo does not disclose to use visual cues to draw

user attention. However, Main discloses that "the user is presented with all the

production computer platforms that are being monitored. This information is updated

every 15 minutes to alert the end-user of any discovered problems with SLAs. Platforms

in which a SLA is in jeopardy are shown in red. This is one method of an alert.

Alternatively, an alert may take on several different forms, such as highlighting blinking,

etc." col. 9, lines 47 – 53). It is user's preference or service provider's preference on

what information requires highlighting and how the information is highlighted. Therefore,

it is known at the time of invention to a person with ordinary skill in the art to use visual

cues to alert or draw users to look at the portion of the document that require user's

attention (for example, Microsoft word document has the plurality of fonts, colors, style,

bold, Italic, highlight etc.).

Claims 30 – 31 are rejected under 35 USC 103(a) as being unpatentable over

Sloo US Patent 5,895,450 in view of Cookmeyer II et al. US Patent 6,363,384

hereinafter known as Cookmeyer in further view of Bell Atlantic Communications, Inc.

hereinafter known as BellAtlantic.

Regarding claims 30 - 31, Sloo does not disclose showing a visual indicia to indicate membership, nor does it disclose using medallions. BellAtlantic discloses system and method where it uses visual indicia. Therefore, It is known at the time of the invention to a person with ordinary skills in the art that sellers display medallions showing their participation in several systems, groups, associations, etc. to promote their business. For example businesses display a "Better Business Bureau" (BBB) medallion at their point of sales.

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

The prior art made of record and not relied upon is considered pertinent to
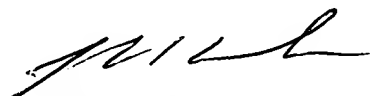
applicant's disclosure.

1. Malet et al. US Patent 6,347,332

2. Wamsley et al. US Patent 5,956,687

3. Explanation of 'contract' and 'marktetplace' from "www.dictionary.com"

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Naresh Vig whose telephone number is 703.305.3372.

The examiner can normally be reached on M-F 7:30 - 5:00 (Alt Friday off).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, John Weiss can be reached on 703.308.2702. The fax phone numbers for

the organization where this application or proceeding is assigned are 703.305.7687 for

regular communications and 703.305.7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or

proceeding should be directed to the receptionist whose telephone number is

703.305.3900.

JOHN G. WEISS
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

November 12, 2002